

19:46-1.13B Pai gow poker table; pai gow poker shaker; physical
 characteristics; computerized random number generator

(a) (No change.)

(b) The layout for a pai gow poker table shall be approved by
the Commission and shall contain, at a minimum, the following:

1. - 7. (No change.)

8. If the casino licensee offers the imperial pai gow bonus
wager authorized by N.J.A.C. 19:47-11.19,

i. A separate area for each player, located to the right
of the area for the placement of a player's pai gow wager, designated
for the placement of the imperial pai gow wager; and

ii. An inscription or notice of signage, as approved by
the Director, for payout odds for both the "player hand bonus" and
"banker hand bonus" as defined at N.J.A.C. 19:47-11.19.

SUBCHAPTER 11. PAI GOW POKER

19:47-11.1 Definitions

The following words and terms, when used in this subchapter,
shall have the following meanings unless the context clearly indicates
otherwise:

...

"Banker hand bonus" shall mean a payout made to a player who
placed an imperial pai gow bonus wager pursuant to N.J.A.C. 19:47-
11.19 if the bank's seven cards is one of the qualifying hands
enumerated at N.J.A.C. 19:47-11.20(b), except that the banker hand

bonus for a player banking a round of play shall be determined by the dealer's seven cards.

...

"Player hand bonus" shall mean a payout made to a player who placed an imperial pai gow bonus wager pursuant to N.J.A.C. 19:47-11.19 if a five-card hand, formed from the player's seven cards, is one of the qualifying hands enumerated at N.J.A.C. 19:47-11.20(a).

...

19:47-11.7 Wagers

(a) - (e) (No change.)

(f) If a casino licensee offers the optional bonus wager authorized by N.J.A.C. 19:47-11.19 (imperial pai gow wager), upon placing a pai gow poker wager and prior to any cards being dealt for the round of play, a player may place an imperial pai gow wager.

19:47-11.9 Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds; vigorish

(a) - (e) (No change.)

(f) Once the dealer has set a high hand and a low hand, the dealer shall expose both hands of each player, starting from the right and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the dealer and shall announce if the pai gow poker wager of that player shall win, lose or be considered a tie ("push"). If the player

has placed a progressive payout wager pursuant to N.J.A.C. 19:47-11.14, the dealer shall also examine the seven cards of the player and announce if the progressive payout wager of that player shall win or lose. If the player has placed a seven-card bonus wager pursuant to N.J.A.C. 19:47-11.17, the dealer shall also examine the seven cards of the player and announce if the seven-card bonus wager of that player shall win or lose. If the player has placed an imperial pai gow wager pursuant to N.J.A.C. 19:47-11.19, the dealer shall also examine:

1. The seven cards of the player and announce if the player hand bonus for that player shall win or lose, and

2. The seven cards of the bank and announce if the banker hand bonus for that player shall win or lose.

(g) All losing pai gow poker wagers, seven-card bonus wagers, imperial pai gow wagers and progressive payout wagers shall be immediately collected by the dealer and put in the table inventory container. Unless the player has a winning progressive payout wager or winning seven-card bonus wager, all losing pai gow poker hands shall also be collected. A pai gow poker wager made by a player shall lose if:

1. - 4. (No change.)

(h) (No change.)

(i) All hands that resulted in a winning pai gow poker wager, winning seven-card bonus wager, winning imperial poker wager or winning progressive payout wager shall remain face up on the layout. Winning wagers shall be paid after all hands are exposed. The dealer shall pay winning wagers beginning with the player farthest to the

right of the dealer and continuing counterclockwise around the table. A pai gow poker wager made by a player shall win if the high hand of the player is higher in rank than the high hand of the dealer and the low hand of the player is higher in rank than the low hand of the dealer. If a player has a winning pai gow poker wager and a winning progressive payout wager, [or] a winning seven-card bonus wager or a winning imperial poker wager, the pai gow poker wager shall be paid first.

(j) A winning pai gow poker wager shall be paid off by a casino licensee at odds of 1 to 1, except that the casino licensee shall extract a commission known as "vigorish" from the winning player in an amount equal to five percent of the amount won; provided, however, that when collecting the vigorish, the casino licensee may round off the vigorish to 25 cents or the next highest multiple of 25 cents. A casino licensee shall collect the vigorish from a player at the time the winning payout is made. After a winning pai gow poker wager has been paid and the vigorish collected, the dealer shall then, if applicable, pay the winning progressive payout wager, [or] the winning seven-card bonus wager or the winning imperial pai gow wager of that player. Before paying a winning progressive payout wager [or] winning seven-card bonus wager or winning imperial pai gow wager, the dealer shall, if necessary, reset the player's high hand and low hand to form the hand type yielding the highest progressive wager payout [or] seven-card bonus payout or imperial pai gow payout(s) to which the player is entitled. Except as otherwise required pursuant to (1) below, the dealer shall then collect the cards from that player.

(k) - (l) (No change.)

19:47-11.10 Player bank; co-banking; selection of bank; procedures
for dealing

(a) - (o) (No change.)

(p) If a casino licensee offers the progressive payout wager pursuant to N.J.A.C. 19:47-11.14, [or] the optional bonus wagers pursuant to N.J.A.C. 19:47-11.17 or the imperial pai gow wager pursuant to N.J.A.C. 19:47-11.19, the processing and resolution of such wagers shall be governed by the rules applicable to such wagers throughout this subchapter.

19:47-11.15 Optional bonus wager; payment of envy bonus

(a) A casino licensee may, in its discretion, offer to each player at a pai gow poker table the opportunity to make a bonus wager and receive an envy bonus payment in accordance with the provisions of this section. The optional bonus wager authorized by this section may not be offered by a casino licensee on any pai gow poker table which offers the optional three-card bonus wager and the seven-card bonus wager authorized by N.J.A.C. 19:47-11.17 or the imperial pai gow wager authorized by N.J.A.C. 19:47-11.19.

(b) - (d) (No change.)

19:47-11.17 Dealing procedures for three-card bonus wager and
seven-card bonus wager

(a) A casino licensee may, in its discretion, offer to each player at a pai gow poker table the opportunity to place an optional three-card bonus wager and/or a seven-card bonus wager and to receive payouts on such winning wagers as set forth in N.J.A.C. 19:47-11.18. The bonus wagers authorized by this section may not be offered by a casino licensee on any pai gow poker table which offers the optional bonus wager authorized by N.J.A.C. 19:47-11.15 or the imperial pai gow wager authorized by N.J.A.C. 19:47-11.19. The three-card bonus wager and the seven-card bonus wager shall have no bearing on any other permitted wager made by a player at the game of pai gow poker.

(b) - (i) (No change.)

19:47-11.19 Imperial pai gow bonus wager

(a) A casino licensee may, in its discretion, offer to each player at a pai gow poker table the opportunity to make an imperial pai gow bonus wager and receive bonus payouts in accordance with the provisions of N.J.A.C. 19:47-11.20. The optional bonus wager authorized by this section may not be offered by a casino licensee on any pai gow poker table which offers the pai gow insurance wager, optional bonus wager and envy bonus authorized by N.J.A.C. 19:47-11.15 or the optional three-card bonus wager and the seven-card bonus wager authorized by N.J.A.C. 19:47-11.17. The imperial pai gow wager shall have no bearing on any other permitted wager made by a player at the game of pai gow poker.

(b) Any player who has made a pai gow poker wager pursuant to N.J.A.C. 19:47-11.7 may, at the same time, make a bonus wager by placing gaming chips in the area designated for the imperial pai gow bonus wager at his or her betting position. Minimum and maximum imperial pai gow bonus wagers shall be established by the casino licensee.

(c) If an imperial pai gow bonus wager has been made by one or more players, the dealer shall observe the procedures set forth in N.J.A.C. 19:47-11.9 but with the following modifications:

1. After settling the pai gow poker wager of a player who has placed an imperial pai gow bonus wager, the dealer shall rearrange the seven cards of the player to form the best possible hand and determine if the player's hand qualifies for the player hand bonus payout. The dealer shall be ultimately responsible for creating such hand for purposes of the player's hand bonus. A joker may be used as any card to complete any straight, flush, straight flush or five aces. The dealer shall pay any player hand bonus in accordance with the payout odds set forth at N.J.A.C. 19:47-11.20(a).

2. After the dealer determines whether a player's hand qualifies for a player hand bonus and settles such bonus, the dealer shall determine whether the dealer's hand qualifies for a banker hand bonus. If a player is banking a round of play, the banker hand bonus for all other players shall be determined by the bank's hand and the banker hand bonus for the bank shall be determined by the dealer's hand. The dealer shall pay any banker hand bonus in accordance with the payout odds set forth at N.J.A.C. 19:47-11.20(b).

19:47-11.20 Payout odds for imperial pai gow wager bonus wager

(a) The payout odds for winning the imperial pai gow bonus wager authorized by N.J.A.C. 19:47-1.17 when printed on any sign or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word "to" or "win," and no odds shall be stated through the use of the word "for."

(b) A casino licensee shall pay a player hand bonus for the highest qualifying hand type at the following odds:

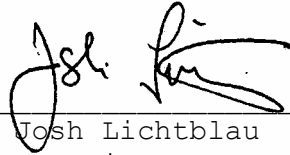
<u>Hand</u>	<u>Payout Odds</u>
<u>Five aces</u>	<u>1000 to 1</u>
<u>Royal flush</u>	<u>200 to 1</u>
<u>Straight flush</u>	<u>50 to 1</u>
<u>Four-of-a-kind</u>	<u>25 to 1</u>
<u>Full house</u>	<u>5 to 1</u>
<u>Flush</u>	<u>4 to 1</u>
<u>Straight</u>	<u>2 to 1</u>
<u>Three-of-a-kind</u>	<u>2 to 1</u>

(c) A casino licensee shall pay a banker hand bonus for the highest qualifying hand type at the following odds:

<u>Hand</u>	<u>Payout Odds</u>
<u>Nine high</u>	<u>100 to 1</u>
<u>Ten high</u>	<u>20 to 1</u>
<u>Jack high</u>	<u>5 to 1</u>

(d) Notwithstanding the payout odds required in (b) and (c) above, a casino licensee may establish a maximum payout amount as

approved by the Division that is payable to a player for one round of play, which amount shall be at least \$40,000 or the maximum amount that one player could win per round when betting the minimum permissible wager, whichever is greater. If the established payout limit is not included on the layout, each casino licensee shall provide notice of any decrease in the payout limit in accordance with N.J.A.C. 19:47-8.3. Any maximum payout limit established by a casino licensee shall apply only to aggregate player hand bonus and banker hand bonus payouts for imperial pay go wagers placed pursuant to N.J.A.C. 19:47-11.18.



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